

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
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***BULLETIN
JULY 31, 2012, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO FORM HOLDING COMPANY</u>		
5-29-12	Beall Bancshares, Inc., Velva, ND	Approved by State Banking Board 7-20-12
<u>APPLICATION TO MOVE MAIN OFFICE</u>		
7-5-12	American Bank Center, Dickinson, to move its facility from 324 N 3 rd St, Bismarck, to 401 N 4 th St, Bismarck	Approved by Commissioner 7-31-12
7-5-12	American Trust Center, Dickinson, to move its branch office from 320 N 4 th St, Bismarck, to 401 N 4 th St, Bismarck	Approved by Commissioner 7-13-12
<u>MERGER APPLICATION</u>		
6-20-12	State Bank & Trust, Fargo, to merge with First National Bank, Hawley, MN, and establish interstate branches in Hawley and Dilworth, MN	Approved by State Banking Board 7-20-12
<u>LPO APPLICATION</u>		
6-18-12	State Bank & Trust, Fargo, to establish a LPO at 563 Bielenberg Dr, Woodbury MN	Approved by Commissioner 6-25-12
6-29-12	Bank Forward, Hannaford, to establish a LPO at 1202 28 th St S, Fargo	Approved by Commissioner 7-3-12
7-27-12	Bank Forward, Hannaford, to establish a LPO at 1930 Sahlstrom Dr, Crookston, MN	Approved by Commissioner 7-30-12

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<u>LPO CLOSED</u>		
6-18-12	State Bank & Trust, Fargo, to close its LPO at 1453 Helmo Ave, Oakdale, MN	Effective 6-25-12
<u>INVESTMENT IN A SUBSIDIARY</u>		
7-11-12	Bank Forward, Hannaford, to invest in a subsidiary known as Invest Forward	Approved by State Banking Board 7-20-12
<u>INTERSTATE BRANCH CLOSED</u>		
7-30-12	United Valley Bank, Cavalier, to close its interstate branch at Fifth and Atlantic Avenues, Kennedy, MN, effective 10-31-12	Preliminary application

USURY

The usury rate for unregulated lenders the month of August 2012 is **7.000% (5.635%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).